



ESSENTIALS OF INSURANCE CONTRACT

3.0 INTRODUCTION

The fundamental principle of Insurance is mathematical; its application is financial; and its interpretation is legal. For the layman to understand the Insurance principle he should be an actuary (who design and price the insurance products); to understand its application to financial problems, he need not be a financial; and to understand its legal concepts, he need not be a lawyer. The subject of Insurance covers a vast array of topics. This and the following chapters are concerned with these topics.

Insurance may be defined as a contract between two parties whereby one party called insurer undertakes in exchange for a fixed sum called premium to pay the other party called insured a fixed amount of money after happening of a certain event.

Insurance policy is a legal contract & its formation is subject to the fulfilment of the requisites of a contract defined under Indian Contract Act 1872.

According to the Act **"A Contract may be defined as an agreement between two or more parties to do or to abstain from doing an act, with an intention to create a legally binding relationship."**

Since Insurance is a contract, certain sections of Indian Contract Act are applicable.

Essentials Of Insurance Contract

William Alexander Kerr



Essentials Of Insurance Contract:

Whispering the Strategies of Language: An Psychological Quest through **Essentials Of Insurance Contract**

In a digitally-driven world where screens reign supreme and instant interaction drowns out the subtleties of language, the profound techniques and psychological nuances concealed within words often go unheard. However, situated within the pages of **Essentials Of Insurance Contract** a fascinating literary value pulsing with fresh emotions, lies an extraordinary quest waiting to be undertaken. Penned by a talented wordsmith, this marvelous opus invites readers on an introspective journey, softly unraveling the veiled truths and profound affect resonating within the cloth of each and every word. Within the mental depths of this emotional review, we will embark upon a heartfelt exploration of the book is key styles, dissect their interesting publishing style, and succumb to the powerful resonance it evokes serious within the recesses of readers hearts.

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